

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
WESTERN DIVISION

FILED
01 SEP 10 PM 1:00
U.S. DISTRICT COURT
N.D. OF ALABAMA

STEVEN FICARRA,

Plaintiff,

v.

Civil Action No. CV-01-N-1149-W

LOANSDIRECT, INC.; ZC STERLING
INSURANCE AGENCY, INC.;
CENTRE INSURANCE COMPANY;
Defendants No. 1, 2, & 3, being the correct
legal designation of that or those entities
identified by name in the style of this
cause; Defendants No. 4, 5, & 6, being the
correct legal designation of that or those
persons or entities who were responsible for
obtaining and/or purchasing insurance on
the Plaintiff's home as is described in the
body of this complaint; Defendants No.
7, 8 & 9, being the correct legal designation
of that or those persons or entities who
committed those acts of breach of contract,
negligence, wantonness and/or fraud as is
described in the body of this complaint;
Defendants No. 10, 11 & 12, being the
correct legal identities of that or those
persons or entities who were the predecessors
or successors in interest to any named
defendant, all of whose true and
correct legal identities are unknown at this
time but who will be added by amendment
when ascertained,

Defendant

PLAINTIFF'S FIRST AMENDED COMPLAINT

COMES NOW the Plaintiff in the above-styled cause who hereby amends his previous
Complaint and first amendment thereto as follows:

14

1. By adopting and realleging as if fully set forth herein all claims, demands, assertions and averments as are set forth in the original Complaint and first amendment thereto;

2. The Plaintiff adopts, realleges and maintains all claims, demands and averments as are set forth in the original Complaint thereto against Loans Direct, Inc., and reasserts the same as if fully set forth herein against that entity otherwise known as Escrow Direct, Inc. Further, the Plaintiff demands relief against Escrow Direct, Inc. in the same manner as such relief was claimed against that entity otherwise known as Loans Direct, Inc.

WHEREFORE, the Plaintiff demands judgment against the Defendants in such sums of compensatory and punitive damages as a jury may assess after a fair and accurate consideration of the facts of this cause.

Respectfully submitted,



DAVID M. COWAN, Attorney for
Plaintiff

OF COUNSEL:

MANN, COWAN & POTTER, P.C.
2000-B SouthBridge Parkway
Suite 601
Birmingham, AL 35209
(205) 879-9661

JURY DEMAND

Plaintiffs hereby demands a trial by struck jury.

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the above and foregoing pleading on counsel as follows by placing same in the U. S. Mail, properly addressed and first-class postage prepaid:

Peter S. Fruin, Esq.
MAYNARD, COOPER & GALE, P.C.
Suite 1940
201 Monroe Street
Montgomery, AL 36104

F. Timothy McAbee, Esq.
1025 Financial Center
505 North 20th Street
Birmingham, AL 35203

This the 7 day of Sept., 2001.



OF COUNSEL